Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	BENNESHA	
	Write the name that is on your government-issued picture	First name	First name
	identification (for example, your driver's license or passport).	Middle name MCCOY	Middle name
	Bring your picture identification to your meeting	Last name	Last name
unese	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2	All other names you		
~-	have used in the last 8	First name	First name
years Include yo	Include your married or	Middle name	Middle name
-	maiden names and any assumed, trade names and doing business as names.	Last name	Last name
TO THE PERSON NAMED AND ADDRESS OF THE PERSON NAMED AND ADDRES	Do NOT list the name of any	First name	First name
	separate legal entity such as a corporation, partnership, or LLC that is not filing this	Middle name	Middle name
	petition.	Last name	Last name
		Business name (if applicable)	Business name (if applicable)
		Business name (if applicable)	Business name (if applicable)
r anne sales	et tid likelik mande dilikati yayan siyar da kirandak bandak birkelik da kana tirkelik da kiranda banda birkel Tidak	THE STATE OF THE S	такия на
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>9</u> <u>1</u> <u>7</u> <u>3</u>	xxx - xx
	number or federal	OR	OR
LETT HOUSE	Individual Taxpayer Identification number (ITIN)	9 xx - xx	9 xx - xx

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	About Debtor 1:			About Debtor 2 (Spouse Only	n a Joint Case):
4. Your Employer Identification Number (EIN), if any.	EIN			EIN	
	EIN		policy and the control of the contro	EIN	and the second s
5. Where you live				If Debtor 2 lives at a different a	ıddress:
	319 LAFAYETTE S	TREET			
	Number Street			Number Street	
	BRISTOL	PA	19007		
	City	State	ZIP Code	City	State ZIP Co
	BUCKS				
	County		errennend udgin Odro Ordin, makking mak	County	
	If your mailing address above, fill it in here. No any notices to you at this	ote that the court v	vill send	If Debtor 2's mailing address i yours, fill it in here. Note that the any notices to this mailing addre	ne court will send
	Number Street			Number Street	
	P.O. Box			P.O. Box	
	City	State	ZIP Code	City	State ZIP Co
6. Why you are choosing	Check one:	абста ставе в пореж терен на предостава и под предостава на предостава на предостава на предостава на предоста	er Schaff er Anzeich der Beitre von der Beitre von von der Beitre von der Verstellen von der Beitre Schaff der	Check one:	uit yege kilosoolokkiinni kii tari kilosooti kilosootii ya kilosootii ya ahaa kilosootii ka ka kilosootii ka k
this district to file for bankruptcy	Over the last 180 da I have lived in this di other district.	ys before filing this strict longer than i	s petition, n any	Over the last 180 days before I have lived in this district lon other district.	e filing this petition ger than in any
	I have another reaso (See 28 U.S.C. § 14	n. Explain. 08.)		I have another reason. Expla (See 28 U.S.C. § 1408.)	in.
	### - 17-4				
	######################################				

عنا	art 21 Tell the Court Abou	ut Your B	ankruptcy Case				
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file	2 Char	oter 7		-	,	
	under	☐ Chap	oter 11		***************************************		
		☐ Char	oter 12				
40.574	estanianamentalista di l'independin con esta se debiamento de loculor e contrologo di cinente se protechi	🗖 Cha	oter 13				
8.	How you will pay the fee	local your subr with	 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). ✓ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. 				
9.	Have you filed for bankruptcy within the	less pay t	than 150% of the office	ial poverty line the	at applies to you nis option, you m	and may do so only if your income is r family size and you are unable to ust fill out the Application to Have the with your petition.	
	last 8 years?	TYes.	District	When	MM / DD / YYYY	Case number	
			District			Case number	
			District			Case number	
10.	Are any bankruptcy cases pending or being	☑ No	Debtor	Statement / Orandord included to Section 1995 (Section 1995)		Relationship to you	
	filed by a spouse who is not filing this case with you, or by a business partner, or by an	— 163.	District			Case number, if known	
	affiliate?						
			Debtor			Relationship to you	
			District	When	MM / DD / YYYY	Case number, if known	
11.		☐ No.	District	When	MM / DD / YYYY	Relationship to you Case number, if known	

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Debtor 1 BENNESHA N		Case number (# known	7)
First Name Middle Nam	ne Last Name		
Part 3: Report About Any E	Businesses You Own as a Sole Pro	oprietor	
12. Are you a sole proprietor	☑ No. Go to Part 4.		
of any full- or part-time business?	Yes. Name and location of business	S	
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as	Name of business, if any		
a corporation, partnership, or LLC.	Number Street		
If you have more than one sole proprietorship, use a separate sheet and attach it			
to this petition.	City	State	ZIP Code
	Check the appropriate box to	describe your business:	
	☐ Health Care Business (as	defined in 11 U.S.C. § 101(27A))	
	☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)))
	Stockbroker (as defined in	11 U.S.C. § 101(53A))	
	Commodity Broker (as def	fined in 11 U.S.C. § 101(6))	
	☐ None of the above		
13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as	If you are filing under Chapter 11, the choosing to proceed under Subchapte are a small business debtor or you are most recent balance sheet, statement if any of these documents do not exist.	r V so that it can set appropriate de choosing to proceed under Subch of operations, cash-flow statement	eadlines. If you indicate that you apter V, you must attach your , and federal income tax return or
defined by 11 U.S. C. §	☐ No. I am not filing under Chapter 1	11.	
1182(1)? For a definition of small	☐ No. I am filing under Chapter 11, the Bankruptcy Code.	out I am NOT a small business deb	tor according to the definition in
business debtor, see 11 U.S.C. § 101(51D).	Yes. I am filing under Chapter 11, I		
- , ,	Code, and I do not choose to Yes. I am filing under Chapter 11,	proceed under Subchapter V of Ch	
	• • • • • • • • • • • • • • • • • • • •	se to proceed under Subchapter V	• • • •

Do you own or have any	☑ No	
property that poses or is alleged to pose a threat	☐ Yes. What is the hazard?	
of imminent and		
public health or safety?	······································	
Or do you own any property that needs immediate attention?		is needed, why is it needed?
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		
	Where is the prepart of	
	Where is the property?	Number Street

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De	btor 1 BENNESHA N First Name Middle Nam		Cas	se number (# known)	
Pá	art 5: Explain Your Effort	s to Receive a Bri	efing About Credit Counseling		
15.	Tell the court whether	About Debtor 1:		About Debtor 2 (S	pouse Only in a Joint Case):
	you have received a briefing about credit	You must check one): :	You must check on	e:
	counseling.		efing from an approved credit		efing from an approved credit
	The law requires that you receive a briefing about credit		uptcy petition, and I received a		ruptcy petition, and I received a
	counseling before you file for bankruptcy. You must truthfully check one of the		the certificate and the payment you developed with the agency.		f the certificate and the payment t you developed with the agency.
f c c c c c c c c c c c c c c c c c c c	following choices. If you cannot do so, you are not eligible to file.	counseling age	efing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a empletion.	counseling ag	efing from an approved credit ency within the 180 days before I ruptcy petition, but I do not have a ompletion.
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.		ofter you file this bankruptcy petition, copy of the certificate and payment		after you file this bankruptcy petition, a copy of the certificate and payment
		services from a unable to obtai days after I ma	sked for credit counseling in approved agency, but was in those services during the 7 de my request, and exigent merit a 30-day temporary waiver ent.	services from unable to obta days after I ma	sked for credit counseling an approved agency, but was in those services during the 7 ide my request, and exigent merit a 30-day temporary waiver nent.
		requirement, atta what efforts you you were unable	day temporary waiver of the ach a separate sheet explaining made to obtain the briefing, why to obtain it before you filed for what exigent circumstances ile this case.	requirement, at what efforts you you were unabl	day temporary waiver of the tach a separate sheet explaining a made to obtain the briefing, why e to obtain it before you filed for a what exigent circumstances file this case.
		dissatisfied with	oe dismissed if the court is your reasons for not receiving a ou filed for bankruptcy.	dissatisfied with	be dismissed if the court is your reasons for not receiving a you filed for bankruptcy.
		still receive a bri You must file a c agency, along w developed, if an may be dismisse Any extension o	risfied with your reasons, you must efing within 30 days after you file. ertificate from the approved ith a copy of the payment plan you y. If you do not do so, your case ed. f the 30-day deadline is granted and is limited to a maximum of 15	still receive a br You must file a agency, along v developed, if ar may be dismiss Any extension o	atisfied with your reasons, you must iefing within 30 days after you file. certificate from the approved vith a copy of the payment plan you by. If you do not do so, your case ed. of the 30-day deadline is granted and is limited to a maximum of 15
		days. I am not require credit counselie	ed to receive a briefing about		ed to receive a briefing about ing because of:
			I have a mental illness or a mental deficiency that makes me incapable of realizing or making	☐ Incapacity.	_

rational decisions about finances.

My physical disability causes me

to be unable to participate in a

briefing in person, by phone, or through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Disability.

rational decisions about finances.

My physical disability causes me

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

to be unable to participate in a briefing in person, by phone, or

Disability.

Debtor 1 BENNESHA N First Name Middle Nan Part 6: Answer These Que		Case number (# kmox	wn)			
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. as "incurred by an individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. ☐ Yes. Go to line 17.					
		rily business debts? Business debts a				
	No. Go to line 16c. Yes. Go to line 17.	u owe that are not consumer debts or bus				
77. Are you filing under Chapter 7?	□ No. I am not filing under Chapter 7. Go to line 18.					
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	administrative expense No	er 7. Do you estimate that after any exemes are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?			
8. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000			
9. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
How much do you estimate your liabilities to be?	✓ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below						
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.					
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.					
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
	I understand making a false sta	ult in fines up 10/\$250,000, or imprisonme	money or property by fraud in connection			
	Signature of Debtor 1 Executed on 3 7	Signature Executed	e of Debtor 2			

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For your attorney, if you are represented by one	to proceed under Chapter 7, 11, 12, or 13 of title available under each chapter for which the personal transfer of the pe	tition, declare that I have informed the debtor(s) about eligibility 11, United States Code, and have explained the relief on is eligible. I also certify that I have delivered to the debtor(s) in a case in which § 707(b)(4)(D) applies, certify that I have no
If you are not represented by an attorney, you do not need to file this page.		n the schedules filed with the petition is incorrect.
	Signature of Attorney for Debtor	Date MM / DD /YYYY
	Printed name Firm name Number Street	
	City	State ZIP Code
	Contact phone	Email address
	Bar number	State

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Debtor 1 BENNESHA Mo First Name Middle Name	CCOY Last Name Case number (# known)
For you if you are filing this bankruptcy without an attorney If you are represented by an attorney, you do not need to file this page.	The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney. To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or
	hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.
	You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.
	If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.
	Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?
	☑ No
	☐ Yes
	Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?
	☑ No
	☐ Yes
	Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?
	☑ No
	Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
(By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.
	Signature of Debtor 2 Date MM / DD / YYYY Date
	Contact phone (09) 173 0305 Contact phone
	Cell phone Cell phone
	Email address 36 N No. M. A. G. G. G. W. W. Bradil address